



**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

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To: Healthcare Alliance  
National Alliance of Associations  
Association Healthcare  
Promotion Healthcare  
141 Ganttown Road, Suite C  
Blackwood, NJ 08012

Re: Order to Cease and Desist Advertising of Accident and Sickness Insurance Policies in  
Massachusetts

The Massachusetts Division of Insurance (hereinafter "Division") has cause to believe that Healthcare Alliance and/or its officers, directors, employees, agents, affiliates and/or subsidiaries; National Alliance of Associations and/or its officers, directors, employees, agents, affiliates and/or subsidiaries; Association Healthcare and/or its officers, directors, employees, agents, affiliates and/or subsidiaries; and/or Promotion Healthcare and/or its officers, directors, employees, agents, affiliates and/or subsidiaries (collectively "Healthcare Alliance") is engaging in the business of insurance in the Commonwealth of Massachusetts in violation of the law. Specifically, Healthcare Alliance is disseminating advertisements for accident and sickness insurance policies in Massachusetts that violate M.G.L. c. 175, § 110E and 211 CMR 40.00 *et seq.*

By issuing these advertisements for and soliciting the purchase of these accident and sickness insurance policies in Massachusetts, Healthcare Alliance is engaging in the business of insurance in the Commonwealth without being licensed as an insurance company or as an insurance producer, in violation of M.G.L. c. 175, §§ 32, 151, 160A and/or M.G.L. c. 175, § 162I. These activities further constitute unfair or deceptive acts or practices in the business of insurance in violation of M.G.L. c. 176D, §§ 2 and 3.

Pursuant to M.G.L. c. 175, § 110E and 211 CMR 40.00 *et seq.*, I hereby ORDER Healthcare Alliance to cease and desist immediately from disseminating any such advertisements for accident and sickness insurance policies in the Commonwealth. Further, I hereby ORDER Healthcare Alliance to provide a copy of this correspondence to each and every policyholder of or applicant for such accident and sickness insurance in Massachusetts within fourteen (14) days of its receipt of this Cease and Desist Order, in accordance with M.G.L. c. 175, § 110E.

Issued: January 14, 2008

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Nonnie S. Burnes  
Commissioner of Insurance